

Form 317 (63b-D)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Theodore R. Albertine**  
**Crystal D. Albertine**  
*Debtor(s)*

Case No. 15-10775-TPA  
Chapter: 13

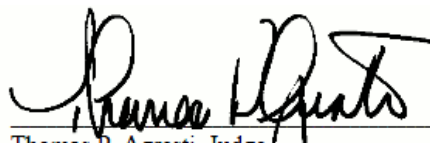
**ORDER**

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

**AND NOW**, this ***The 8th of December, 2020***, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

In re:  
Theodore R. Albertaine  
Crystal D. Albertaine  
Debtor(s)

Case No. 15-10775-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Dec 08, 2020

User: jmar  
Form ID: 317

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Theodore R. Albertaine, Crystal D. Albertaine, 17 Fulton Road, Shippensburg, PA 16254-1601
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. BOX 9013, Addison, TX 75001-9013
cr	+ NewRez LLC, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14080719	+ Allied Interstate, 570004099062, PO Box 4000, Warrenton, VA 20188-4000
14080723	+ Charlotte B. Shafer, 8 Burma Road, Drums, PA 18222-2822
14080724	+ Clarion County Sheriff's Office, Clarion County Courthouse, 421 Main Street, Clarion, PA 16214-1087
14080725	+ David A. Shafer, 8 Burma Road, Drums, PA 18222-2822
14080727	+ HSBC Bank Nevada, PO Box 5253, Carol Stream, IL 60197-5253
15159346	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14080729	Northland Group, Inc., F93793534, PO Box 390846, Minneapolis, MN 55439-0846
14080732	Udren Law Offices, PC, Woodcrest Corporate Cntr, 111 Woodcrest Road, Ste 200, Cherry Hill, NJ 08003-3620

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14080722	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 09 2020 03:41:34	Capital One Bank, USA, NA, PO Box 30281, Salt Lake City, Utah 84130-0281
14109663	+ Email/Text: bankruptcy@cavps.com	Dec 09 2020 03:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14080726	Email/Text: mrdiscen@discover.com	Dec 09 2020 03:19:00	Discover Bank, PO Box 15316, Wilmington, Delaware 19850-5316
14087834	Email/Text: mrdiscen@discover.com	Dec 09 2020 03:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14080728	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2020 03:40:00	LVNV Funding LLC, xxxxx8490, PO Box 10497, Greenville, , SC 29603-0497
14150249	Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2020 03:41:38	LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14098644	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2020 03:19:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14080730	+ Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2020 03:19:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14080731	Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2020 03:38:26	Resurgent Capital Services, LP, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 9

## BYPASSED RECIPIENTS

District/off: 0315-1

User: jmar

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Date Rcvd: Dec 08, 2020

Form ID: 317

Total Noticed: 20

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
14080720		American Education Services
14080721		Harrisburg, PA 17130-0001
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Lauren Berschler Karl	on behalf of Creditor PNC Bank National Association lkarl@rascrane.com, lbkarl03@yahoo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor NewRez LLC smncina@rascrane.com
Stephen William French	on behalf of Debtor Theodore R. Albertine sfrenchesq@yahoo.com linda@stephenfrenchlaw.com
Stephen William French	on behalf of Joint Debtor Crystal D. Albertine sfrenchesq@yahoo.com linda@stephenfrenchlaw.com

TOTAL: 10